

JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.) - NAIC 65838**LTC Individual - Comprehensive - Tax Qualified**

Policy Form: CA-06 10/11(Individual)

This policy is for Individual Comprehensive long term care insurance. The policy is classified as Tax Qualified.

Maximum Policy Benefit Amounts = In year(s).									
1Yr	2Yrs	3Yrs	4Yrs	5Yrs	6Yrs	7Yrs	Lifetime	Other	Company Notes
YES	YES	YES	YES	YES	YES			YES	10 years

Nursing Home Daily Benefit Amounts - There is a minimum and maximum amount offered in dollar increments.									
Minimum	Maximum	Increment	Day	Week	Month		Other	Company Notes	
\$50	\$500	\$10	YES					Notes: None reported by company.	

Residential Care Facility Daily Benefit Amounts - Represents the percentage of the Nursing Home Daily Benefit Amount.									
100%	90%	80%	75%	70%	Other	Company Notes			
YES				YES		Notes: None reported by company.			

Home Care Benefit Amounts - Represents the percentage of Home Care Benefit Amount.									
100%	90%	80%	75%	70%	60%	50%	NONE	OTHER	Company Notes
YES				YES					Notes: None reported by company.

Elimination Period = In days.									
0	20	30	60	90	100	CALENDAR	SERVICE	OTHER	Company Notes
		YES	YES	YES			YES	YES	180, 365, 730 and 1095 days

Inflation Protection				
5% Compound	5% Simple	Guaranteed Purchase Option	Other	Company Notes
YES	YES		YES	5% Compound = Benefit amount and original policy limit will increase by 5% on a compounded annually 5% Simple = Benefit amount and policy limit will increase by 5% of the original amount.

Waiver of Premium - While receiving benefits and after the satisfaction of the elimination period. Also offer an optional benefit rider called Survivorship and Waiver of Premiums where If both policyholders have in-force policies and riders with no benefits paid during the first 10 years, the surviving partner's policy will be paid up upon the death of their partner. Or If both policyholders have in-force policies and riders with no benefits paid during the first 10 years, when one partner goes on claim after 10 years, the premiums are waived for both policies for the duration of the claim, upon recovery, both must pay premiums again.

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Long Term Care Insurance Rates

LTC Individual - Comprehensive - Tax Qualified

30 Day Elimination Period**90 Day Elimination Period**

ISSUE AGE	30 Day Elimination Period				90 Day Elimination Period			
	3 YEAR MAXIMUM POLICY BENEFIT - NO INFLATION PROTECTION	3 YEAR MAXIMUM POLICY BENEFIT - WITH INFLATION PROTECTION	LIFETIME BENEFIT - NO INFLATION PROTECTION	LIFETIME BENEFIT - WITH INFLATION PROTECTION	3 YEAR MAXIMUM POLICY BENEFIT - NO INFLATION PROTECTION	3 YEAR MAXIMUM POLICY BENEFIT - WITH INFLATION PROTECTION	LIFETIME BENEFIT - NO INFLATION PROTECTION	LIFETIME BENEFIT - WITH INFLATION PROTECTION
50	\$0	\$0	\$0	\$0	\$630	\$0	\$0	\$0
55	\$0	\$0	\$0	\$0	\$810	\$0	\$0	\$0
60	\$0	\$0	\$0	\$0	\$1,100	\$0	\$0	\$0
65	\$0	\$0	\$0	\$0	\$1,640	\$0	\$0	\$0
70	\$0	\$0	\$0	\$0	\$2,600	\$0	\$0	\$0
75	\$0	\$0	\$0	\$0	\$4,130	\$0	\$0	\$0
80	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Customer Service Telephone Number: 1-800-377-7311